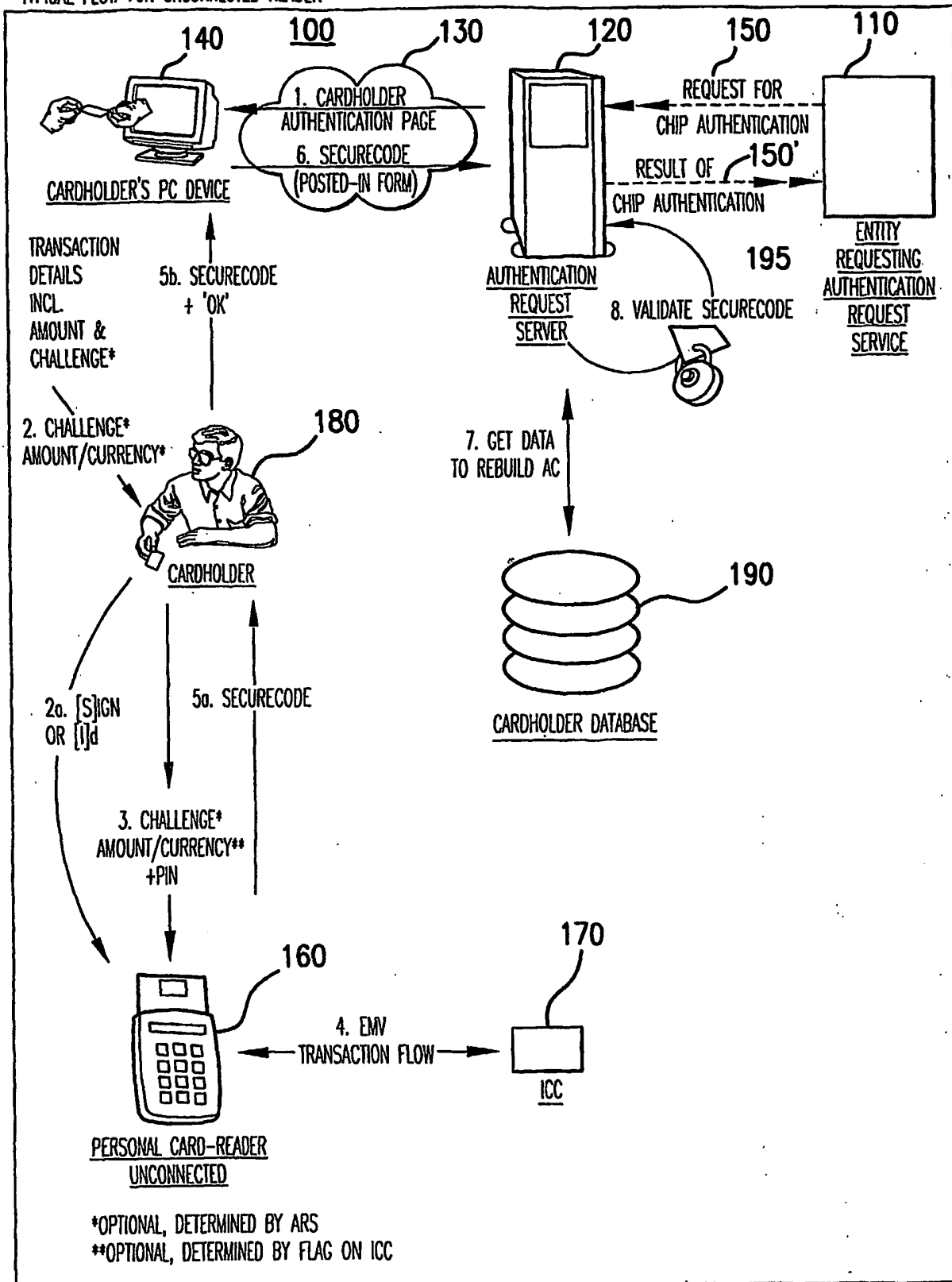


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## TYPICAL FLOW FOR UNCONNECTED READER

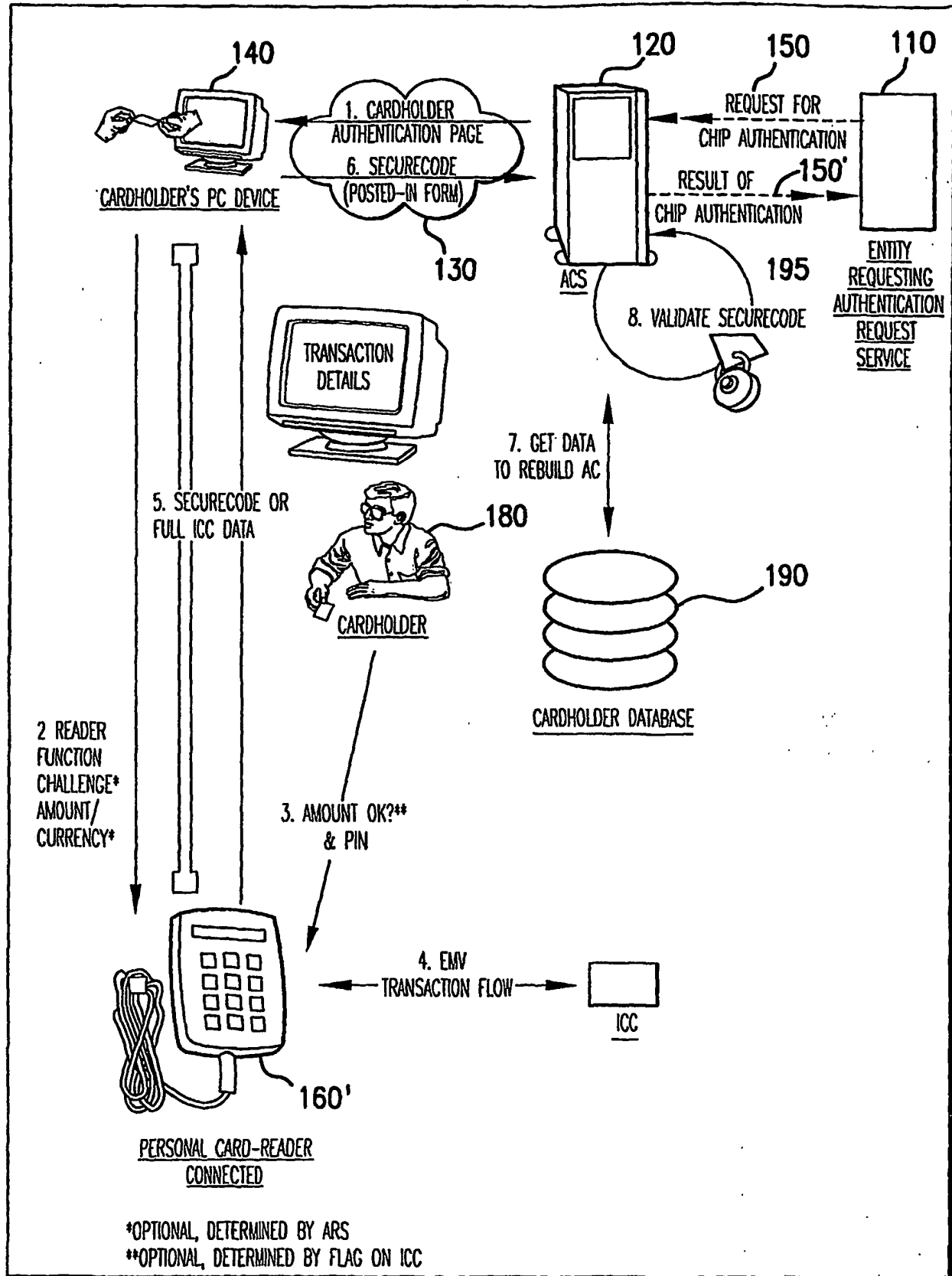


CARDHOLDER AUTHENTICATION USING AN UNCONNECTED READER

FIG. 1

SUBSTITUTE SHEET (RULE 26)

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CARDHOLDER AUTHENTICATION USING A CONNECTED READER

FIG. 2

SUBSTITUTE SHEET (RULE 26)

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## -PCR SCENARIO-DATA FLOWS FOR UNCONNECTED PCR

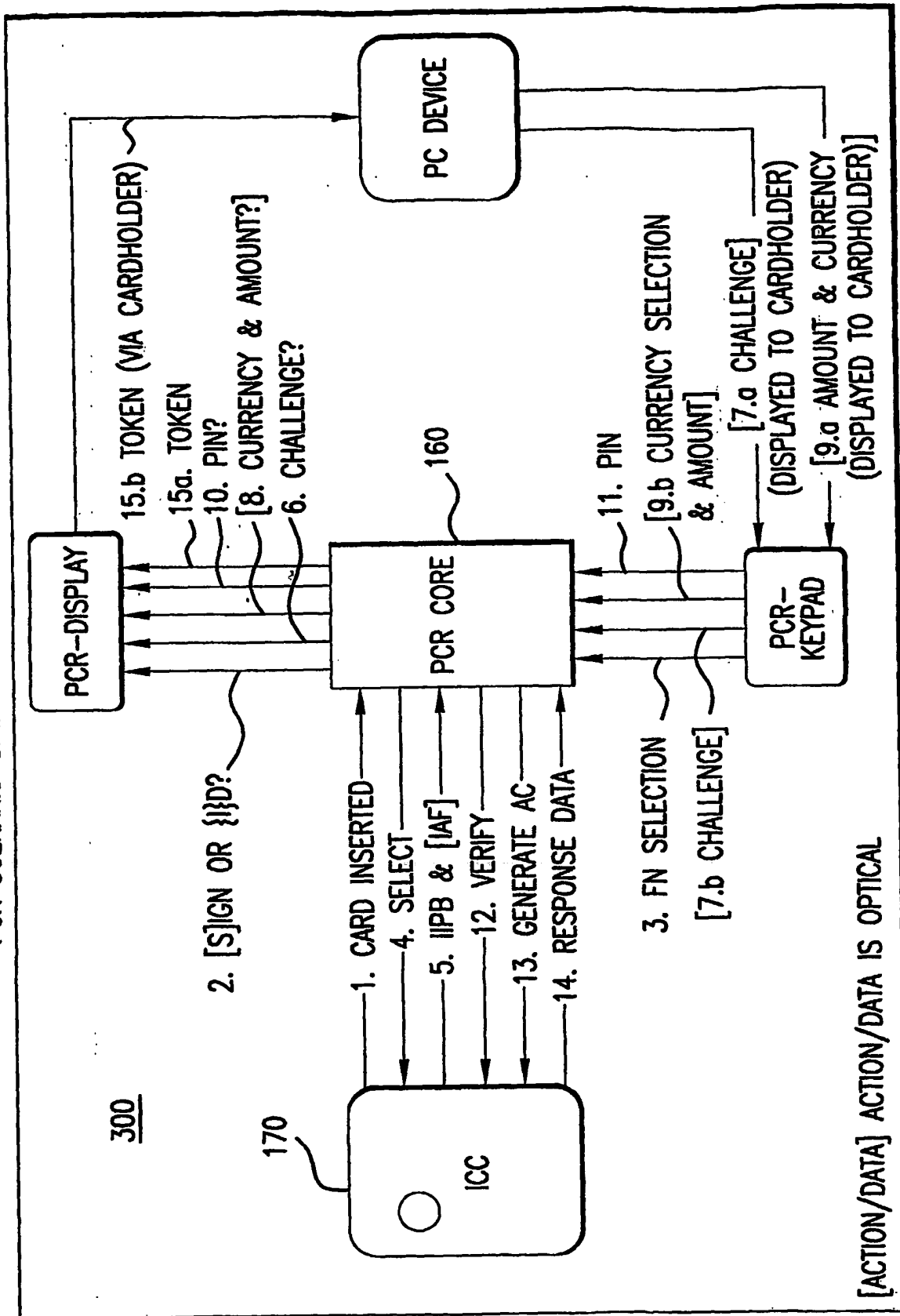


FIG.3

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--PCR SCENARIO--DATA FLOWS FOR CONNECTED PCR

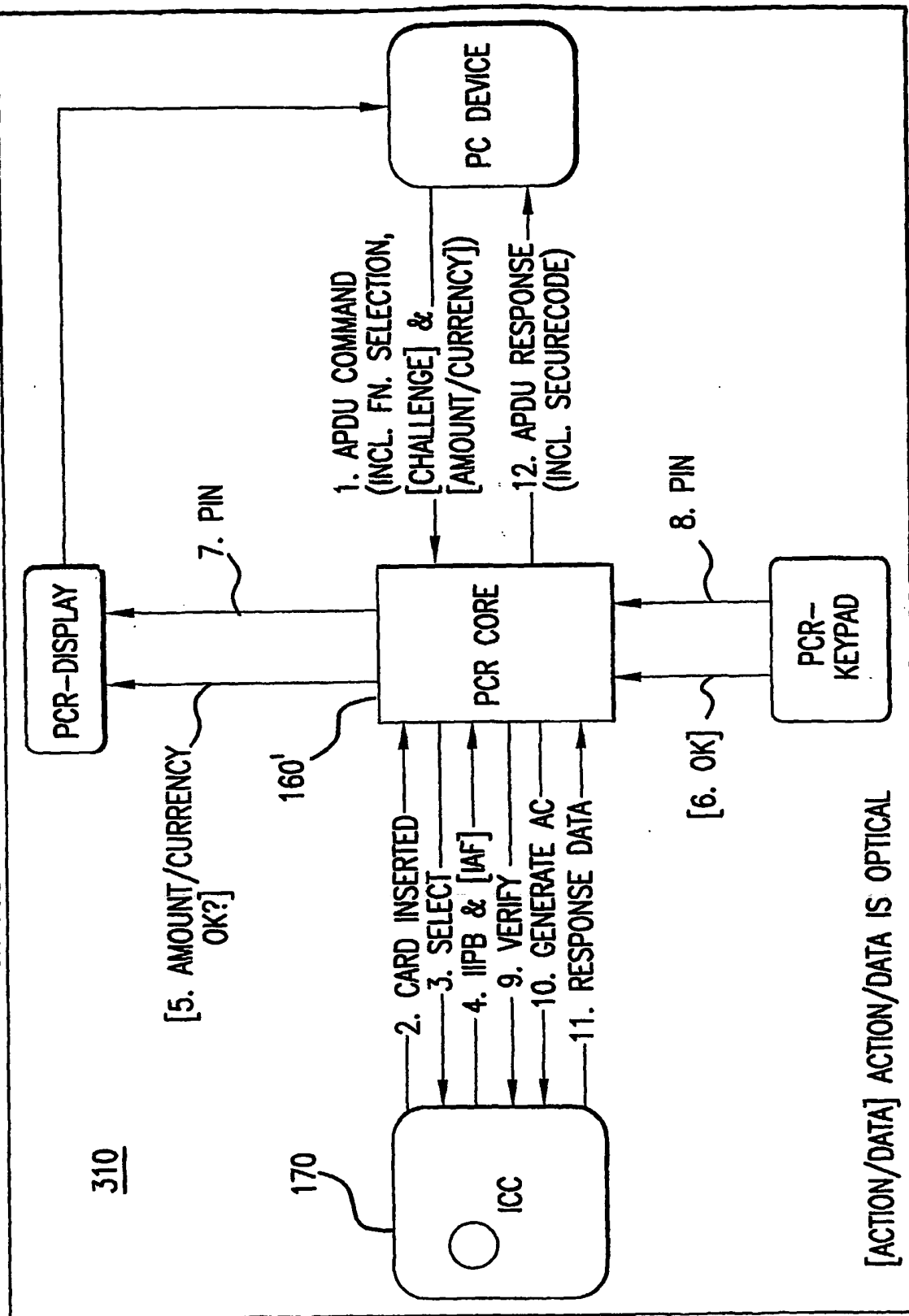


FIG.4

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## ILLUSTRATION OF EIGHT-DIGIT CHALLENGE AS BCD

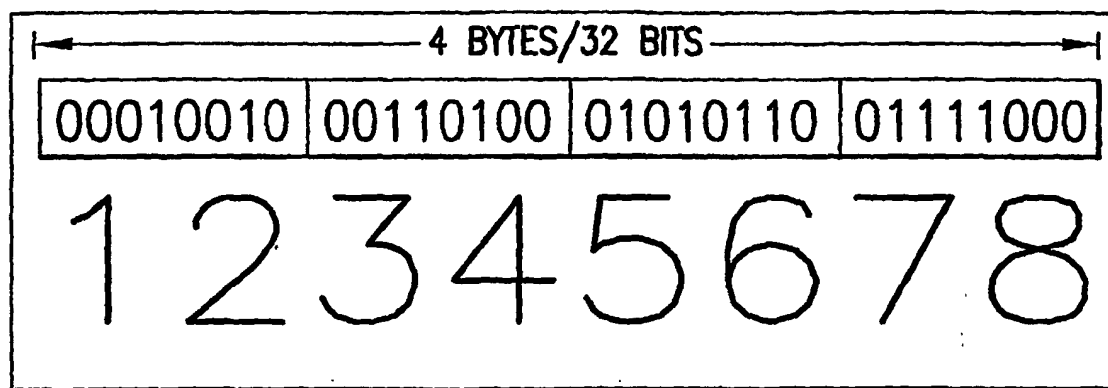


FIG.5

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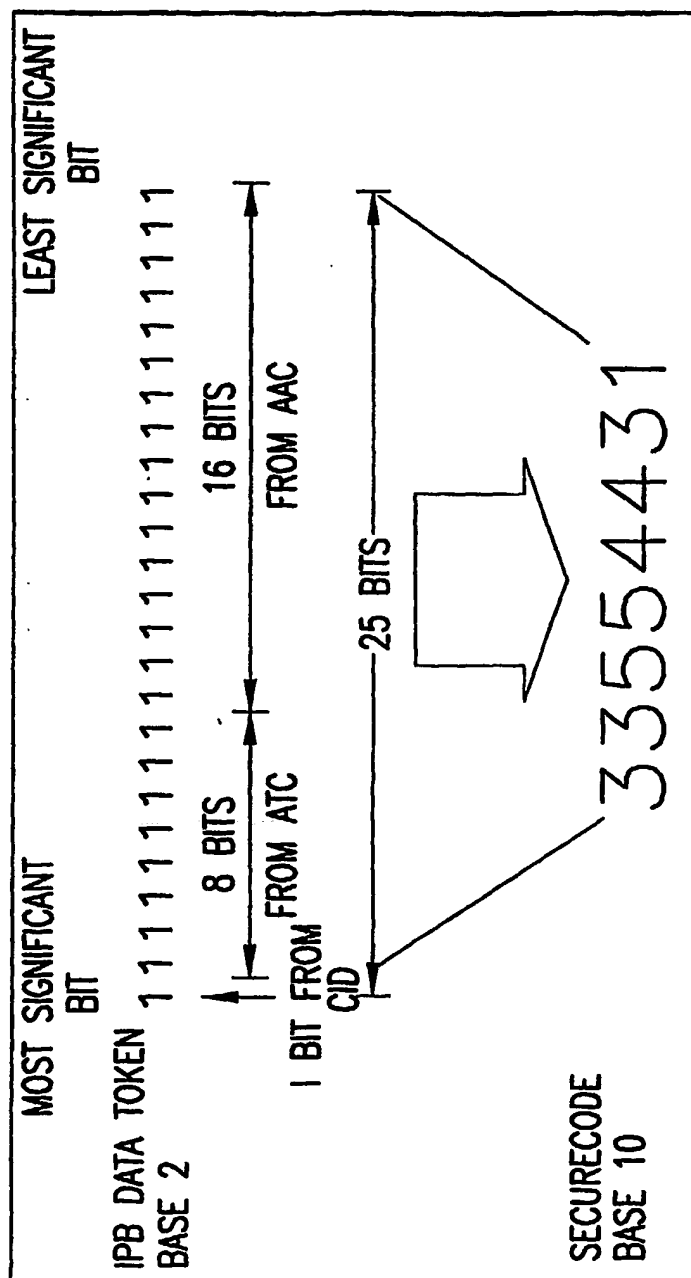


FIG.6

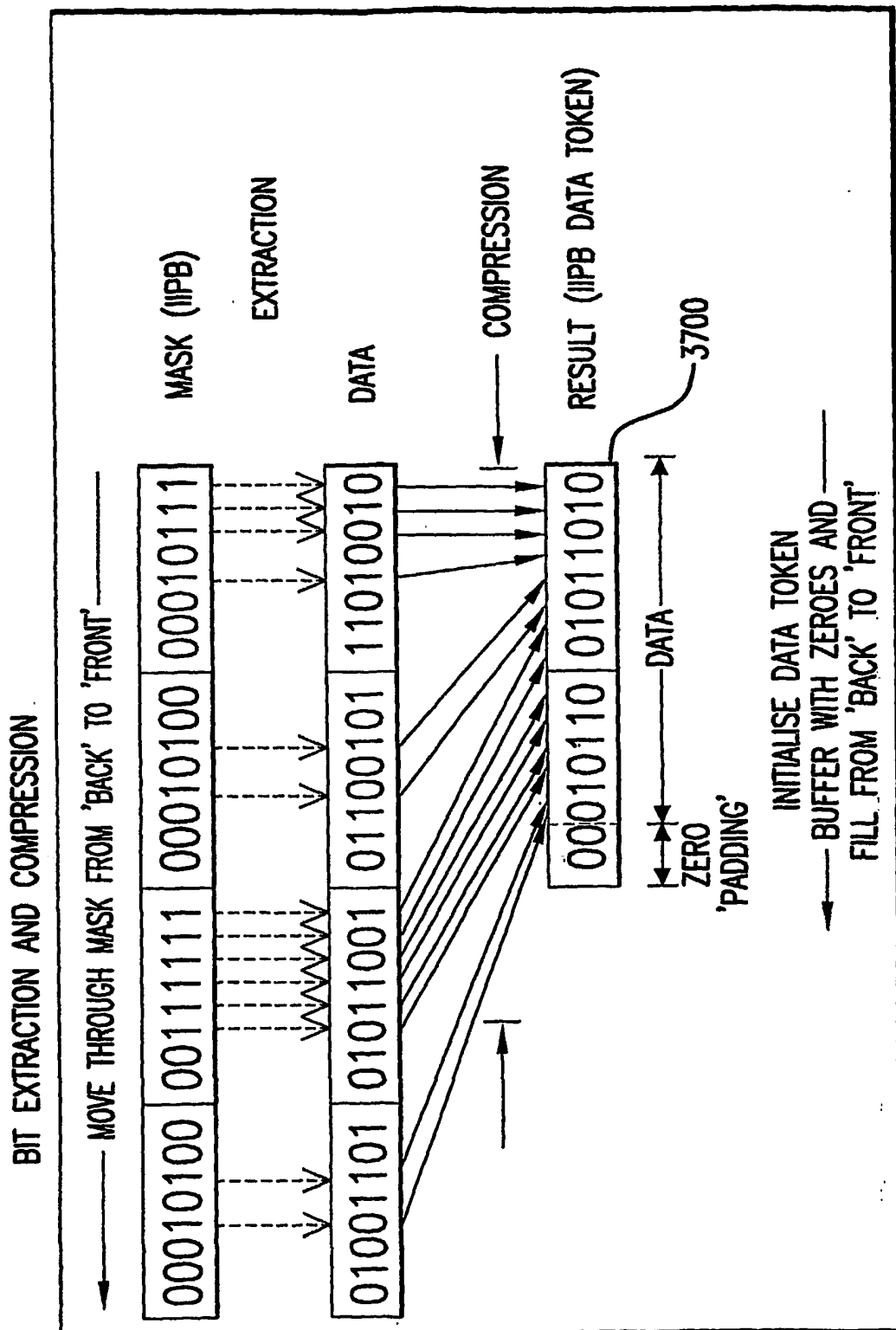


FIG.7

500

## -3-D SECURE AUTHENTICATED TRANSACTION FLOW

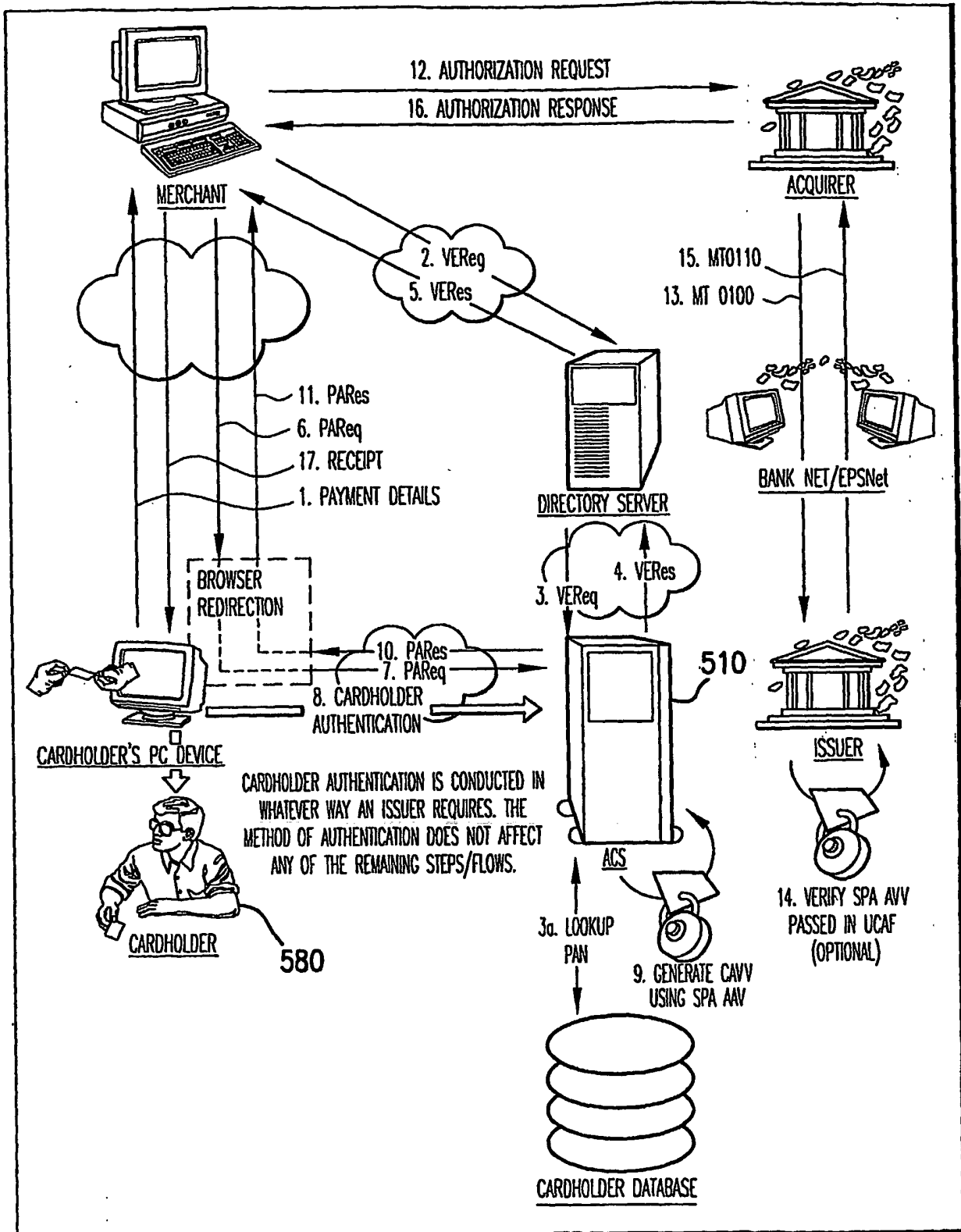


FIG. 8



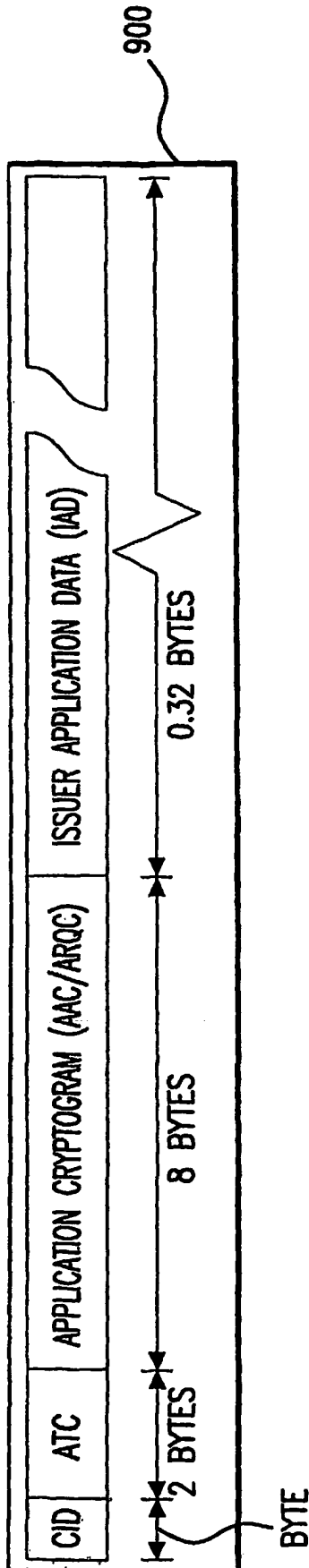


FIG. 9

CONTROL  
BYTE

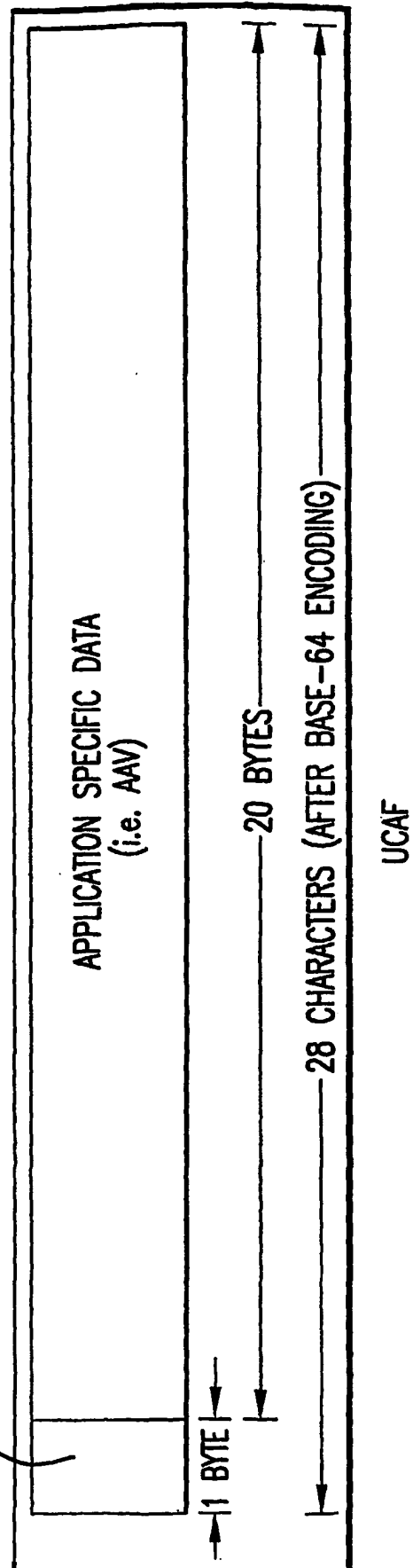


FIG. 10

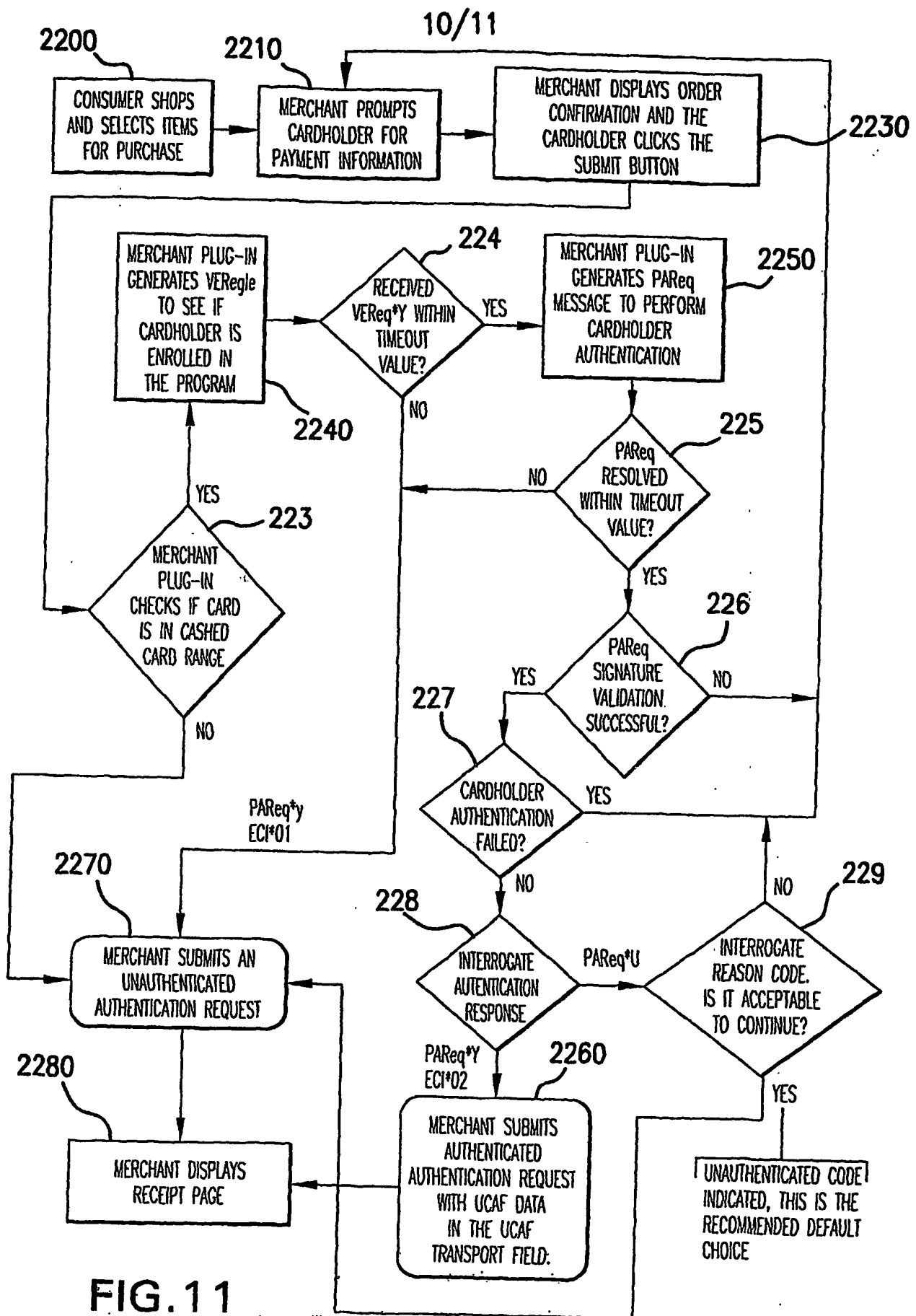


FIG. 11

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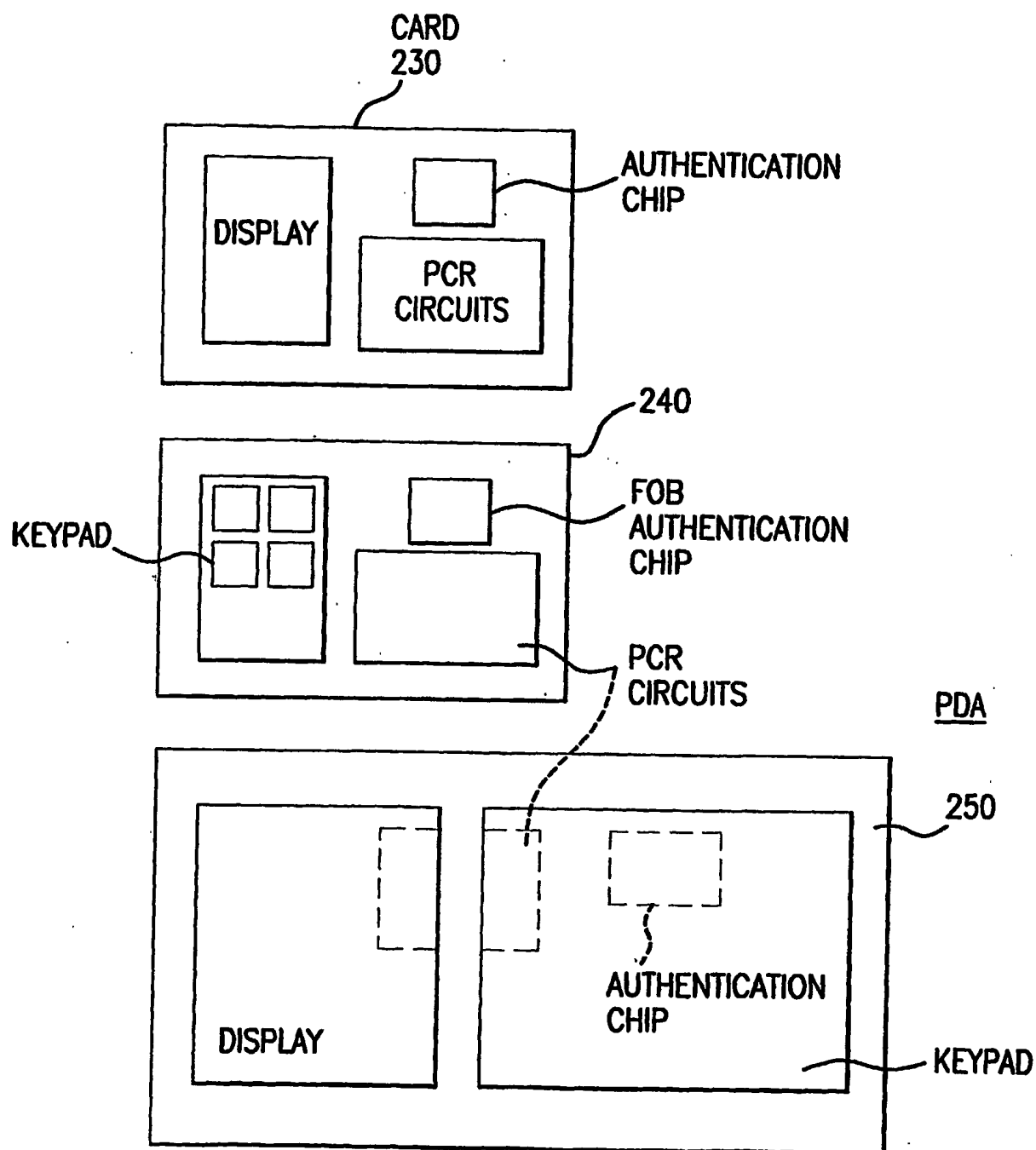


FIG. 12